

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Philip A Brown  
Nancy Lee Brown  
Debtors

Case No. 19-05295-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Dec 03, 2024

User: AutoDocke  
Form ID: 3180WJ1

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Philip A Brown, Nancy Lee Brown, 75 Bair Road, Abbottstown, PA 17301-9790
5284265	+ ACNB Bank, P.O. Box 3129, Gettysburg, PA 17325-0129
5281370	+ Action Truck Parts & Service, 80 Lincoln Street, New Oxford, PA 17350-9317
5281371	+ Adams County National Bank, 16 Lincoln Sq, Gettysburg, PA 17325-2205
5281378	+ Marlee J Brown, 451 Walton Avenue, Hummelstown, PA 17036-1830
5281380	+ Sharon E Myers Esquire, CGA Law Firm, 135 N George Street, York, PA 17401-1132

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Dec 03 2024 23:36:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
5303041	EDI: PHINAMERI.COM	Dec 03 2024 23:36:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
5281372	+ EDI: PHINAMERI.COM	Dec 03 2024 23:36:00	AmeriCredit/GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
5281373	+ EDI: BANKAMER	Dec 03 2024 23:36:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
5281374	+ EDI: CAPITALONE.COM	Dec 03 2024 23:36:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5290230	EDI: CAPITALONE.COM	Dec 03 2024 23:36:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5281368	EDI: IRS.COM	Dec 03 2024 23:36:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5323870	Email/PDF: bncnotices@becket-lee.com	Dec 03 2024 18:52:13	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5281375	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 03 2024 18:38:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5281376	+ EDI: SYNC	Dec 03 2024 23:36:00	Lowes Business Accounts, POB 965004, Orlando, FL 32896-5004
5281377	+ Email/Text: bankruptcy@marinerfinance.com	Dec 03 2024 18:38:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5281369	EDI: PENNDEPTREV	Dec 03 2024 23:36:00	PA Department of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5281369	Email/Text: RVSVCBICNOTICE1@state.pa.us		

		Dec 03 2024 18:38:00	PA Department of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5281379	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 03 2024 18:38:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
5281381	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Dec 03 2024 18:38:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
5292075	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Dec 03 2024 18:38:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5337658	Email/PDF: bncnotices@becket-lee.com		
		Dec 03 2024 18:52:14	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
TOTAL: 17			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5281382		Toyota Financial Services, Removed per docket entry 21
cr	*+	ACNB Bank, P.O. Box 3129, Gettysburg, PA 17325-0129
cr	*	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
5335913	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
5292739	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5292897	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2024 at the address(es) listed below:

Name	Email Address
Craig S. Sharnetzka	on behalf of Creditor ACNB Bank csharnetzka@cgalaw.com rminello@cgalaw.com;kbrayboy@cgalaw.com;r48835@notify.bestcase.com;ephillips@cgalaw.com;rshearar@cgalaw.com;jhall@cgalaw.com
Gary J Imblum	on behalf of Debtor 1 Philip A Brown gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 2 Nancy Lee Brown gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

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Jack N Zaharopoulos

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com

Keri P Ebeck

on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;politicsci2@gmail.com;agilbert@bernsteinlaw.com;kebeck@ecf.courtdrive.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

Philip A Brown

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1852

EIN --

Debtor 2

Nancy Lee Brown

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9196

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-05295-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Philip A Brown  
aka Philip A Brown Sr12/3/24**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**